

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: GREGORY ALAN BANKS § Case No.: 08-34799
JANET MARIE BANKS §
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2008.
- 2) The case was confirmed on .
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/23/2009.
- 6) Number of months from filing to the last payment: 7
- 7) Number of months case was pending: 7
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 40,907.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

| | |
|--|--------|
| Total paid by or on behalf of the debtor | \$.00 |
| Less amount refunded to debtor | \$.00 |
| NET RECEIPTS | \$.00 |

Expenses of Administration:

| | |
|---------------------------------------|--------|
| Attorney's Fees Paid through the Plan | \$.00 |
| Court Costs | \$.00 |
| Trustee Expenses and Compensation | \$.00 |
| Other | \$.00 |

TOTAL EXPENSES OF ADMINISTRATION

\$.00

Attorney fees paid and disclosed by debtor

\$ 2,000.00

Scheduled Creditors:

| Creditor <u>Name</u> | Class <u>Class</u> | Claim <u>Scheduled</u> | Claim <u>Asserted</u> | Claim <u>Allowed</u> | Principal <u>Paid</u> | Int. <u>Paid</u> |
|-------------------------|-----------------------|---------------------------|--------------------------|-------------------------|--------------------------|---------------------|
| MATCO TOOLS | SECURED | 5,226.00 | 1,791.61 | 1,791.61 | .00 | .00 |
| CALVARY PORTFOLIO SE | UNSECURED | NA | 7,149.03 | 7,149.03 | .00 | .00 |
| NORTH STAR CAPITAL A | UNSECURED | 2,700.00 | 2,649.06 | 2,649.06 | .00 | .00 |
| RENEE KORSHAK | SECURED | 25,500.00 | .00 | .00 | .00 | .00 |
| SNAP ON CREDIT LLC | SECURED | 627.00 | .00 | 200.00 | .00 | .00 |
| ACTION CARD BANK FIR | UNSECURED | 1,800.00 | NA | NA | .00 | .00 |
| ACTION CARD | OTHER | NA | NA | NA | .00 | .00 |
| AMERICAN EXPRESS BAN | UNSECURED | 804.00 | 804.85 | 804.85 | .00 | .00 |
| BANK OF AMERICA NA | UNSECURED | 6,700.00 | NA | NA | .00 | .00 |
| BANK OF AMERICA | OTHER | NA | NA | NA | .00 | .00 |
| WFCB/BLAIR CATALOG | UNSECURED | 100.00 | NA | NA | .00 | .00 |
| CITIBANK/BP | UNSECURED | 900.00 | NA | NA | .00 | .00 |
| CITIBANK/BP | UNSECURED | 850.00 | NA | NA | .00 | .00 |
| BP/CITIBANK | OTHER | NA | NA | NA | .00 | .00 |
| WFNNB/BRYLHM | UNSECURED | 500.00 | NA | NA | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 1,800.00 | 1,930.68 | 1,930.68 | .00 | .00 |
| CAPITAL ONE BANK | OTHER | NA | NA | NA | .00 | .00 |
| CAPITAL ONE | OTHER | NA | NA | NA | .00 | .00 |
| CAPITAL ONE | UNSECURED | 1,700.00 | 1,654.24 | 1,654.24 | .00 | .00 |
| CAPITAL ONE | UNSECURED | 2,600.00 | 2,173.36 | 2,173.36 | .00 | .00 |
| ROUNDUP FUNDING LLC | UNSECURED | 800.00 | 618.21 | 618.21 | .00 | .00 |
| ROUNDUP FUNDING LLC | UNSECURED | 1,564.00 | 644.96 | 644.96 | .00 | .00 |
| ROUNDUP FUNDING LLC | UNSECURED | 1,587.00 | 631.08 | 631.08 | .00 | .00 |

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|-----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| CAVALRY PORTFOLIO SE | OTHER | NA | NA | NA | .00 | .00 |
| CAVALRY PORTFOLIO SV | OTHER | NA | NA | NA | .00 | .00 |
| CAVALRY PORTFOLIO SV | OTHER | NA | NA | NA | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | 1,550.00 | NA | NA | .00 | .00 |
| CHASE | OTHER | NA | NA | NA | .00 | .00 |
| ASSET ACCEPTANCE LLC | UNSECURED | 4,500.00 | 13,286.41 | 13,286.41 | .00 | .00 |
| NATIONAL CAPITAL MGM | UNSECURED | 6,900.00 | 6,910.21 | 6,910.21 | .00 | .00 |
| CITY OF PHOENIX | UNSECURED | 50.00 | NA | NA | .00 | .00 |
| CITY OF PHOENIX | OTHER | NA | NA | NA | .00 | .00 |
| CITY OF PHOENIX | UNSECURED | 20.00 | NA | NA | .00 | .00 |
| CITY OF PHOENIX | OTHER | NA | NA | NA | .00 | .00 |
| CITY OF PHOENIX | UNSECURED | 40.00 | NA | NA | .00 | .00 |
| CITY OF PHOENIX | OTHER | NA | NA | NA | .00 | .00 |
| COLLECT AMERICA | UNSECURED | 750.00 | NA | NA | .00 | .00 |
| COLLECT AMERICA | OTHER | NA | NA | NA | .00 | .00 |
| DESERT SANDS VILLAGE | UNSECURED | 1,000.00 | NA | NA | .00 | .00 |
| NATIONAL CAPITAL MGM | UNSECURED | 2,550.00 | 3,361.98 | 3,361.98 | .00 | .00 |
| EMERGE MASTERCARD | OTHER | NA | NA | NA | .00 | .00 |
| FIRST NATIONAL BANK | UNSECURED | 1,200.00 | NA | NA | .00 | .00 |
| FIRST NATIONAL BANK | OTHER | NA | NA | NA | .00 | .00 |
| ARROW FINANCIAL SERV | UNSECURED | 1,000.00 | 804.64 | 804.64 | .00 | .00 |
| FIRST USA BANK | UNSECURED | 5,500.00 | NA | NA | .00 | .00 |
| FIRST USA BANK | OTHER | NA | NA | NA | .00 | .00 |
| FIRST USA BANK | OTHER | NA | NA | NA | .00 | .00 |
| FIRSTSOURCE HEALTHCA | UNSECURED | 1,120.00 | NA | NA | .00 | .00 |
| FIRSTSOURCE HEALTHCA | UNSECURED | 1,285.00 | NA | NA | .00 | .00 |
| FIRSTSOURCE HEALTHCA | UNSECURED | 1,925.00 | NA | NA | .00 | .00 |
| PRA RECEIVABLES MANA | UNSECURED | 400.00 | 622.79 | 622.79 | .00 | .00 |
| PRA RECEIVABLES MANA | UNSECURED | 2,700.00 | 4,650.44 | 4,650.44 | .00 | .00 |
| HSBC NV/SAM ASH | OTHER | NA | NA | NA | .00 | .00 |
| IN SIGNIA REALTY GROU | UNSECURED | 1,200.00 | NA | NA | .00 | .00 |
| KCA FINANCIAL SERVIC | UNSECURED | 125.00 | NA | NA | .00 | .00 |
| KCA FINANCIAL SERVIC | UNSECURED | 60.00 | NA | NA | .00 | .00 |
| KEYBANK NATIONAL ASS | UNSECURED | 5,629.00 | 5,335.56 | 5,335.56 | .00 | .00 |
| LVNV FUNDING | UNSECURED | 2,800.00 | NA | NA | .00 | .00 |
| MERIDIAN ELAN US BAN | UNSECURED | 50.00 | NA | NA | .00 | .00 |
| MERIDIAN ELAN US BAN | OTHER | NA | NA | NA | .00 | .00 |
| MOFFIT & ASSOC | OTHER | NA | NA | NA | .00 | .00 |
| MOFFIT & ASSOC | UNSECURED | 4,800.00 | NA | NA | .00 | .00 |
| NORTHSTAR CAPITAL | OTHER | NA | NA | NA | .00 | .00 |
| NORTHSTAR CAPITAL | OTHER | NA | NA | NA | .00 | .00 |
| NORTHSTAR CAPITAL | OTHER | NA | NA | NA | .00 | .00 |
| NORTHWEST COMMUNITY | UNSECURED | 2,425.00 | NA | NA | .00 | .00 |

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| NORTHWEST COMMUNITY | OTHER | NA | NA | NA | .00 | .00 |
| NORTHWEST RADIOLOGY | UNSECURED | 200.00 | NA | NA | .00 | .00 |
| NORTHWEST RADIOLOGY | OTHER | NA | NA | NA | .00 | .00 |
| PREMIER BANK | UNSECURED | 1,100.00 | NA | NA | .00 | .00 |
| PREMIER BANKCARD | OTHER | NA | NA | NA | .00 | .00 |
| ROUNDUP FUNDING LLC | UNSECURED | 6,700.00 | 6,659.29 | 6,659.29 | .00 | .00 |
| PROVIDIAN BANK | OTHER | NA | NA | NA | .00 | .00 |
| QUEST DIAGNOSTIC | UNSECURED | 100.00 | NA | NA | .00 | .00 |
| QUEST DIAGNOSTICS IN | OTHER | NA | NA | NA | .00 | .00 |
| SCOTTSDALE TENNIS CT | UNSECURED | 1,400.00 | NA | NA | .00 | .00 |
| CITIBANK/SEARS | UNSECURED | 950.00 | NA | NA | .00 | .00 |
| CITIBANK/SEARS | OTHER | NA | NA | NA | .00 | .00 |
| ROUNDUP FUNDING LLC | UNSECURED | 2,200.00 | 2,161.25 | 2,161.25 | .00 | .00 |
| SPIEGEL | OTHER | NA | NA | NA | .00 | .00 |
| WORLDWIDE ASSET PURC | OTHER | NA | NA | NA | .00 | .00 |
| VERIZON WIRELESS | UNSECURED | 500.00 | NA | NA | .00 | .00 |
| VERIZON WIRELESS | OTHER | NA | NA | NA | .00 | .00 |
| WASHINGTON MUTUAL | UNSECURED | 2,700.00 | NA | NA | .00 | .00 |
| WASHINGTON MUTUAL | UNSECURED | 5,300.00 | NA | NA | .00 | .00 |
| WORLDWIDE ASSET PURC | OTHER | NA | NA | NA | .00 | .00 |
| WORLDWIDE ASSET PURC | OTHER | NA | NA | NA | .00 | .00 |
| WORLDWIDE ASSET PURC | OTHER | NA | NA | NA | .00 | .00 |
| WORLDWIDE ASSET PURC | OTHER | NA | NA | NA | .00 | .00 |
| WORLDWIDE ASSET PURC | OTHER | NA | NA | NA | .00 | .00 |
| WHIPPLETREE VILLAGE | OTHER | NA | NA | NA | .00 | .00 |
| RJM ACQUISITIONS | UNSECURED | NA | 80.00 | 80.00 | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | NA | 1,679.43 | 1,679.43 | .00 | .00 |
| ECAST SETTLEMENT COR | UNSECURED | NA | 1,355.28 | 1,355.28 | .00 | .00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | .00 | .00 | .00 |
| Mortgage Arrearage | .00 | .00 | .00 |
| Debt Secured by Vehicle | .00 | .00 | .00 |
| All Other Secured | <u>1,991.61</u> | <u>.00</u> | <u>.00</u> |
| TOTAL SECURED: | <u>1,991.61</u> | <u>.00</u> | <u>.00</u> |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | .00 | .00 | .00 |
| Domestic Support Ongoing | .00 | .00 | .00 |
| All Other Priority | <u>.00</u> | <u>.00</u> | <u>.00</u> |
| TOTAL PRIORITY: | <u>.00</u> | <u>.00</u> | <u>.00</u> |
| GENERAL UNSECURED PAYMENTS: | 65,162.75 | .00 | .00 |

Disbursements:

| | |
|-----------------------------|--------|
| Expenses of Administration | \$.00 |
| Disbursements to Creditors | \$.00 |
| TOTAL DISBURSEMENTS: | \$.00 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.